

B1 (Official Form 1) (04/13)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA						VOLUNTARY PETITION	
Name of Debtor (if individual, enter Last, First, Middle): Cousins, Scott D.				Name of Joint Debtor (Spouse) (Last, First, Middle): Heining, Candace L.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 1753				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 8451			
Street Address of Debtor (No. and Street, City, and State): 102 Wyndham Hill Dr. Kennett Square, PA				Street Address of Joint Debtor (No. and Street, City, and State): 102 Wyndham Hill Dr. Kennett Square, PA			
ZIP CODE 19348				ZIP CODE 19348			
County of Residence or of the Principal Place of Business: Chester				County of Residence or of the Principal Place of Business: Chester			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIP CODE				ZIP CODE			
Location of Principal Assets of Business Debtor (if different from street address above):				ZIP CODE			
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): Cousins, Scott D. and Heining, Candace L.	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		X <u>s/s/ John A. Gagliardi</u> <u>August 12, 2014</u> Signature of Attorney for Debtor(s) (Date) Bar No.: 88230	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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<p>Voluntary Petition (This page must be completed and filed in every case.)</p>	<p>Name of Debtor(s): Cousins, Scott D. and Heining, Candace L.</p>
<p>Signatures</p>	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>[Signature]</u> Signature of Debtor Scott D. Cousins</p> <p>X <u>[Signature]</u> Signature of Joint Debtor Candace L. Heining</p> <p>Telephone Number (if not represented by attorney) _____ Date <u>August 12, 2014</u></p>	<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p>X <u>[Signature]</u> Signature of Attorney for Debtor(s) John A. Gagliardi, Esquire Printed Name of Attorney for Debtor(s) Wetzel Gagliardi & Fetter LLC Firm Name</p> <p>101 E. Evans Street, Walnut Building - Suite A West Chester, Pennsylvania 19380-2600 Address (484) 887-0779 Telephone Number <u>8/12/14</u> Date Bar No.: 88230 Fax: (484) 887-8763 E-mail: jgagliardi@wgflaw.com</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Signature</p> <p>_____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</small></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B6A (Official Form 6A) (12/07)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence - Single Family Home 102 Wyndham Hill Dr., Kennett Sq., PA 19348	Tenancy by the Entirety	J	\$943,531.00	\$865,993.13
Notes: No Equity beyond liens and costs of sale.				
Total ►			\$943,531.00	

(Report also on Summary of Schedules.)

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		WSFS (Checking & Savings)	J	\$0.00
		Wells Fargo (Checking Account)	J	\$-1,220.48
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Hallway/Entryway Chests	J	\$50.00
		Kitchen Table and Chairs with Hutch	J	\$250.00
		Small Appliance/Kitchen Items	J	\$75.00
		Living Room Furniture (Sofa, Coffee Table, End Table, Hutch)		\$400.00
		Office Desk, Chairs	J	\$300.00
		Living Room Furniture (Sofa, Chest)	J	\$300.00
		Dining Room Set	J	\$500.00
		Shelving in Basement/Kids Desks	J	\$150.00

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Master Bedroom Furniture	J	\$250.00
		Childrens' Bedroom Set	J	\$50.00
		Children's Bedroom Furniture	J	\$50.00
		Childrens' Bedroom Furniture	J	\$35.00
		Children's Bedroom Furniture	J	\$35.00
		Outdoor Furniture	J	\$50.00
		Power Tools, Tools and Yard Equipment, including Lawn Tractor	J	\$400.00
		Fitness Equipment	J	\$100.00
		Televisions (5)	J	\$200.00
		Iphone 5 (2), Ipads (2), Laptops (2) and Desktop Computer, Printer	J	\$225.00
		Canon Camera	W	\$200.00
		Camera Lenses	H	\$200.00

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		\$25.00
7. Furs and jewelry		Jewelry	J	\$800.00
8. Firearms and sports, photographic, and other hobby equipment.		9mm Glock	H	\$150.00
		Shotguns	J	\$50.00
		Horse Saddle	J	\$250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		529 Accounts (Four Accounts - Each holding \$25.00)	H	\$100.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k (Through Employer)	H	\$8,000.00

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Wyndham Hill Consulting LLC (Marketing/Consulting. Co-Debtor is the sole Member. Sole assets are (1) annual consulting contract with medical research products supplier. Both parties have to agree to further extensions and (2) Bank Account. Bank account currently has a balance of \$6500.00 with an equal amount of outstanding liabilities.)	W	\$0.00
14. Interests in partnerships or joint ventures. Itemize.		Cousins Chipman & Brown LLP (Debtor is a 20% Equity Holder in law firm. Firm is in the process of winding down with ceasing operations on December 31, 2014. Debtor expects regular draws (See Schedule "I") until that date, at which time Debtor does not expect any further distributions or draws.)	H	\$0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Toyota Sequoia (Fair Condition; 78,000 miles)	H	\$26,685.00
		2013 Cadillac SRX4 (Fair Condition; 32,000 miles) - Vehicle to be surrendered.	H	\$29,624.00
		2013 Chev. Spark (Fair Condition; 17,000 miles)	H	\$8,955.00
		2007 Honda Accord (70,000 miles; Fair Condition)	H	\$8,689.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory	X			
31. Animals		Belgian Thoroughbred Cross Horse	J	\$250.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B 6B (Official Form 6B) (12/2007)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			

5 continuation sheets attached

Total ►

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

\$86,177.52

B6C (Official Form 6C) (04/13)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Hallway/Entryway Chests	11 USC § 522(d)(3)	\$50.00	\$50.00
Kitchen Table and Chairs with Hutch	11 USC § 522(d)(3)	\$250.00	\$250.00
Small Appliance/Kitchen Items	11 USC § 522(d)(3)	\$75.00	\$75.00
Living Room Furniture (Sofa, Coffee Table, End Table, Hutch)	11 USC § 522(d)(3)	\$400.00	\$400.00
Office Desk, Chairs	11 USC § 522(d)(3)	\$300.00	\$300.00
Living Room Furniture (Sofa, Chest)	11 USC § 522(d)(3)	\$300.00	\$300.00
Dining Room Set	11 USC § 522(d)(3)	\$500.00	\$500.00
Shelving in Basement/Kids Desks	11 USC § 522(d)(3)	\$150.00	\$150.00
Master Bedroom Furniture	11 USC § 522(d)(3)	\$250.00	\$250.00
Childrens' Bedroom Set	11 USC § 522(d)(3)	\$50.00	\$50.00
Children's Bedroom Furniture	11 USC § 522(d)(3)	\$50.00	\$50.00
Childrens' Bedroom Furniture	11 USC § 522(d)(3)	\$35.00	\$35.00
Children's Bedroom Furniture	11 USC § 522(d)(3)	\$35.00	\$35.00
Outdoor Furniture	11 USC § 522(d)(3)	\$50.00	\$50.00
Power Tools, Tools and Yard Equipment, including Lawn Tractor	11 USC § 522(d)(3)	\$400.00	\$400.00
Fitness Equipment	11 USC § 522(d)(3)	\$100.00	\$100.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6C (Official Form 6C) (04/13)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Clothing	11 USC § 522(d)(3)	\$25.00	\$25.00
Jewelry	11 USC § 522(d)(4)	\$800.00	\$800.00
.9mm Glock	11 USC § 522(d)(5)	\$150.00	\$150.00
Shotguns	11 USC § 522(d)(5)	\$50.00	\$50.00
Horse Saddle	11 USC § 522(d)(5)	\$250.00	\$250.00
Belgian Thoroughbred Cross Horse	11 USC § 522(d)(5)	\$250.00	\$250.00
529 Accounts (Four Accounts - Each holding \$25.00)	11 USC § 522(d)(12)	\$100.00	\$100.00
401k (Through Employer)	11 USC § 522(d)(12)	Total Allowable Value	\$8,000.00
2010 Toyota Sequoia (Fair Condition; 78,000 miles)	11 USC § 522(d)(2)	\$3,675.00	\$26,685.00
	11 USC § 522(d)(5)	\$5,143.00	
2007 Honda Accord (70,000 miles; Fair Condition)	11 USC § 522(d)(2)	\$3,675.00	\$8,689.00
	11 USC § 522(d)(5)	\$5,014.00	
Televisions (5)	11 USC § 522(d)(3)	\$200.00	\$200.00
Iphone 5 (2), Ipads (2), Laptops (2) and Desktop Computer, Printer	11 USC § 522(d)(3)	\$225.00	\$225.00
Canon Camera	11 USC § 522(d)(5)	\$200.00	\$200.00
Camera Lenses	11 USC § 522(d)(5)	\$200.00	\$200.00

B 6D (Official Form 6D) (12/07)

In re **Scott D. Cousins and Candace L. Heining**
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0640 Ally Bank PO Box 380902 Bloomington, MN 55438-0902 Full Account No.: 611920640640	H	Vehicle Loan 2013 Chev. Spark (Fair Condition; 17,000 miles) VALUE \$ \$8,955.00				\$11,167.00	\$1,167.00
ACCOUNT NO. 2... Bancorp Bank 425 Phillips Blvd. Ewing, NJ 08618 Full Account No.: 300001522...	J	First Mortgage 102 Wyndham Hill Dr., Kennett Sq., PA 19348 VALUE \$ \$943,531.00				\$860,000.00	
ACCOUNT NO. 2814 Toyota Financial Svcs. 5005 N. River Blvd. NE Cedar Rapids, IA 52411-6634 Full Account No.: 0276462814	H	Vehicle Loan 2010 Toyota Sequoia (Fair Condition; 78,000 miles) VALUE \$ \$26,685.00				\$17,290.70	
<div> <div>0 continuation sheets attached</div> <div> <div>Subtotal ▶ (Total of this page)</div> <div>Total ▶ (Use only on last page)</div> </div> <div> <div>\$ 888,457.70</div> <div>\$ 888,457.70</div> </div> <div> <div>\$ 1,167.00</div> <div>\$ 1,167.00</div> </div> </div>							

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B 6E (Official Form 6E) (04/13)

In re Scott D. Cousins and Candace L. Heining
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B 6E (Official Form 6E) (04/13) – Cont

In re Scott D. Cousins and Candace L. Heining
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBATOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
Account No.										
IRS P.O. Box 7346 Philadelphia, PA 19101-7346		J	Federal Taxes				\$260,000.00	Unknown	Unknown	
Notes: Tax Period: 2011-2013										
Account No.										
Penna. Dept. of Revenue/Bankruptcy Department 280946 Harrisburg, PA 17128-0946		J	State Taxes				\$5,000.00	Unknown	Unknown	
Notes: Tax Period: 2011-2013										
Account No. 4184										
State of Delaware Division of Revenue PO Box 830 Wilm., DE 19899-0830 Full Account No.: P24586794184		J	State Taxes				\$43,000.00	Unknown	Unknown	
Notes: Tax Period: 2011-2013										
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims							Subtotals▶ (Totals of this page)	\$ 308,000.00	\$ 0.00	\$0.00
(Use only on last page of the completed Schedule E Report also on the Summary of Schedules)							Total▶	\$ 308,000.00		
							Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data)			

In re **Scott D. Cousins and Candace L. Heining**

Case No. _____

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>See instructions above.</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0...							
AES PO Box 2461 Harrisburg, PA 17102-2461 Full Account No.: 5636545838PA0...		W	Student Loan				\$9,504.00
ACCOUNT NO. 0...							
AES PO Box 61047 Harrisburg, PA 17106 Full Account No.: 5636545838PA0...		W	Student Loan				\$33,583.00
ACCOUNT NO. 1006							
American Express PO Box 981537 El Paso, TX 79998 Full Account No.: 61006		W	Credit Card Charges				\$6,500.00
ACCOUNT NO. 3007							
American Express PO Box 981537 El Paso, TX 79998 Full Account No.: 8-53007		H	Credit Card Charges				\$31,035.00
Subtotal▶							\$ 80,622.00
Total▶							\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

5 continuation sheets attached

Case No. _____
(if known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3...							
American Express PO Box 981537 El Paso, TX 79998 Full Account No.: 3499917081140533...		W	Credit Card Charges				\$3,492.00
ACCOUNT NO.							
Anytime Fitness 235 Governor's Place Bear, DE 19701		H	General Services				Unknown
ACCOUNT NO. 7696							
Barclay's Bank Delaware PO Box 8803 Wilm., DE 19899 Full Account No.: 7696		H	Credit Card Charges				\$7,728.53
ACCOUNT NO. 1250							
Bryn Mawr Hospital PO Box 8500-4950 Phila., PA 19178-4950 Full Account No.: 1002131250		W	Medical Services				\$134.17
Sheet no <u> 1 </u> of <u> 5 </u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 11,354.70
Total▶ \$							

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data)

Case No. _____
(if known)

(Continuation Sheet)

[illegible]

B 6F (Official Form 6F) (12/07) - Cont.

In re **Scott D. Cousins and Candace L. Heining**
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
JP Morgan Chase Bank Attn: Collections Dept. 900 Stewart Ave. Garden City, NY 11530-4855		H	Cadillac to be surrendered. Amount due cannot be determined as of the date of filing because the vehicle has not yet been surrendered.				Unknown
ACCOUNT NO. 5450							
Kennett Square Golf & Country Club 100 East Locust Lane Kennett Square, PA 19348 Full Account No.: C5450		H	Membership				\$11,562.16
ACCOUNT NO. 3300							
Micheal T. Rosen DDS MS 2601 Annand Dr. Ste. 2 Wilm., DE 19808 Full Account No.: 533300		H	Medical Services				\$301.00
ACCOUNT NO. 8983							
Penn Medicine PO Box 824406 Phila., PA 19182-4406 Full Account No.: 4508983		H	Medical Services				\$225.00

Sheet no. 3 of 5 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal▶ \$ **12,088.16**

Total▶ \$

(Use only on last page of the completed Schedule F)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Case No. _____
(if known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2025							
Penn Medicine at Chester County Hosp. PO Box 2701 West Chester, PA 19380 Full Account No.: 7592025			Medical Services				\$65.13
ACCOUNT NO.							
Red Lion Christian Academy c/o Facts Management Company 121 South 13th Street, Suite 201, Lincoln, NE 68508 Lincoln, NE 68508		H	Children's Tuition Contract			X	\$24,284.80
ACCOUNT NO. 7...							
Shell/Citibank CBNA PO Box 6497 Sioux Falls, SD 57117-6497 Full Account No.: 317...		H	Credit Card Charges				\$182.00
ACCOUNT NO. 227*							
Star USA FCU PO Box 1273 Charleston, WV 25325-1273 Full Account No.: 9940000002227*		H	Personal Loan			X	\$4,915.00
Subtotal▶							\$ 29,446.93
Total▶							\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 6F) (12/07) - Cont.

In re **Scott D. Cousins and Candace L. Heining**
Debtor

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Synchrony Bank 170 Election Road, Ste. 125 Draper, UT 84020		H	Credit Card Charges				\$242.97
ACCOUNT NO. 1/BS							
Univ. of Penna. Radiology Assoc. 250 King of Prussia Rd. 3rd Floor Radnor, PA 19087 Full Account No.: 201432677-1/BS		W	Medical Services				\$15.00
ACCOUNT NO.							
Wells Fargo PO Box 6995 Portland, OR 97228-6995		H	Personal Loan				\$1,220.48

Sheet no. 5 of 5 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal▶ \$ **1,478.45**

Total▶ \$ **141,660.49**

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B 6G (Official Form 6G) (12/07)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B 6H (Official Form 6H) (12/07)

In re Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Fill in this information to identify your case:

Debtor 1 Scott D. Cousins
First Name Middle Name Last Name

Debtor 2 Candace L. Heining
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for: Eastern District of Pennsylvania

Case number (If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

Occupation

Attorney

Employer's name

Self-Employed

Employer's address

Number Street

City State ZIP Code

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Sales

Self-Employed

Number Street

City State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$20,000.00</u>	2. <u>\$8,333.33</u>
3. Estimate and list monthly overtime pay.	3. <u>+\$0.00</u>	3. <u>+\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$20,000.00</u>	4. <u>\$8,333.33</u>

Debtor 1 **Scott D. Cousins** Case number (if known) _____
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 20,000.00	\$ 8,333.33
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 20,000.00	\$ 8,333.33
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 20,000.00	\$ 8,333.33
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 28,333.33	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Addendum

Attachment 1: Additional Notes

Debtor's firm (See Schedule B) is winding down operations and will cease operating on 12/31/14. Debtor's employment as of that future date is unknown. Co-Debtor's LLC (See Schedule B) has an annual contract with it's sole customer which expires on 12/31/14. It is unknown as to the renewal status of that contract.

Fill in this information to identify your case:

Debtor 1 Scott D. Cousins
First Name Middle Name Last Name

Debtor 2 Candace L. Heining
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for: Eastern District of Pennsylvania

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	22	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	20	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	20	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Son	18	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Daughter	8	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

- 3. Do your expenses include expenses of people other than yourself and your dependents?**
- ☐ No
- ☐ Yes

See Attachment 1

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

- 4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4.	\$ 5,670.00
4a.	\$ 0.00
4b.	\$ 0.00
4c.	\$ 0.00
4d.	\$ 100.00

Debtor 1 Scott D. Cousins Case number (if known) _____
First Name Middle Name Last Name

Your expenses

- | | |
|--|-------------------------|
| 5. Additional mortgage payments for your residence , such as home equity loans | 5. <u>\$ 0.00</u> |
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. <u>\$ 1,125.00</u> |
| 6b. Water, sewer, garbage collection | 6b. <u>\$ 29.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. <u>\$ 325.00</u> |
| 6d. Other. Specify: <u>Cell Phone</u> | 6d. <u>\$ 400.00</u> |
| 7. Food and housekeeping supplies | 7. <u>\$ 1,600.00</u> |
| 8. Childcare and children's education costs | 8. <u>\$ 100.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. <u>\$ 400.00</u> |
| 10. Personal care products and services | 10. <u>\$ 325.00</u> |
| 11. Medical and dental expenses | 11. <u>\$ 350.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments. | 12. <u>\$ 600.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. <u>\$ 100.00</u> |
| 14. Charitable contributions and religious donations | 14. <u>\$ 100.00</u> |
| 15. Insurance.
Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. <u>\$ 847.00</u> |
| 15b. Health insurance | 15b. <u>\$ 0.00</u> |
| 15c. Vehicle insurance | 15c. <u>\$ 793.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. <u>\$ 0.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: <u>See Attachment 2</u> | 16. <u>\$ 10,320.00</u> |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. <u>\$ 227.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. <u>\$ 796.00</u> |
| 17c. Other. Specify: _____ | 17c. <u>\$</u> |
| 17d. Other. Specify: _____ | 17d. <u>\$</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. <u>\$ 10,767.00</u> |
| 19. Other payments you make to support others who do not live with you.
Specify: _____ | 19. <u>\$ 0.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. <u>\$ 0.00</u> |
| 20b. Real estate taxes | 20b. <u>\$ 0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. <u>\$ 0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. <u>\$ 0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. <u>\$ 0.00</u> |

Debtor 1

Scott D. Cousins

First Name Middle Name Last Name

Case number (if known)

21. Other. Specify: _____

21. +\$ **0.00**

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ **34,974.00**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **28,333.33**

23b. Copy your monthly expenses from line 22 above.

23b. - \$ **34,974.00**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ **-6,640.67**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Debtor has Petitioned to decrease his monthly domestic support obligations due to the significant reduction in his income. His Petition requests a 50% reduction. A hearing on the matter has not yet been scheduled.

Addendum

Attachment 1

Relationship: Daughter

Age: 10

This dependent lives with debtor.

Relationship: Son

Age: 12

This dependent lives with debtor.

Attachment 2

Description: IRS - Arrears

Amount: 1,000.00

Description: IRS - Estimated

Amount: 9,320.00

B 6 Summary (Official Form 6 - Summary) (12/13)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re

Scott D. Cousins and Candace L. Heining,
Debtor

Case No. _____

Chapter **7** _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 943,531.00		
B - Personal Property			\$ 86,177.52		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 888,457.70	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$ 308,000.00	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 141,660.49	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$ 28,333.33
J - Current Expenditures of Individual Debtors(s)					\$ 34,974.00
TOTAL		0	\$ 1,029,708.52	\$ 1,338,118.19	

B 6 Summary (Official Form 6 - Summary) (12/13)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re **Scott D. Cousins and Candace L. Heining**,
Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ ^{308,000.00} 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 43,087.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 43,087.00 \$351,087.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 28,333.33
Average Expenses (from Schedule J, Line 22)	\$ 34,974.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 28,333.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,167.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 141,660.49
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 142,827.49

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Scott D. Cousins and Candace L. Heining
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 12, 2014

Signature: _____

Scott D. Cousins Debtor

Date August 12, 2014

Signature: _____

Candace L. Heining (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re Scott D. Cousins and Candace L. Heining
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: Bancorp Bank	Describe Property Securing Debt: 102 Wyndham Hill Dr., Kennett Sq., PA 19348
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtors will maintain payments..	
Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Ally Bank	Describe Property Securing Debt: 2013 Chev. Spark (Fair Condition; 17,000 miles)
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtors will maintain payments..	
Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B 8 (Official Form 8) (12/08)

Page 2

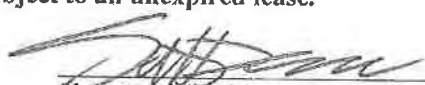
Property No. 3	
Creditor's Name: Toyota Financial Svcs.	Describe Property Securing Debt: 2010 Toyota Sequoia (Fair Condition; 78,000 miles)
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtors will maintain payments..	
Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

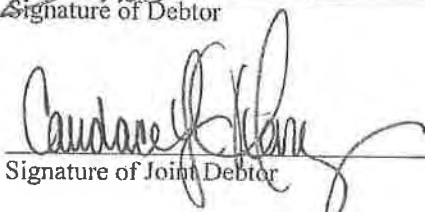
Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: August 12, 2014



Signature of Debtor



Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re Scott D. Cousins and Candace L. Heining
Debtor

Case No. _____
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer
Address: _____

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____

X _____

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Scott D. Cousins and Candace L. Heining
Printed Name(s) of Debtor(s)

Case No. (if known) _____

X [Signature] August 12, 2014
Signature of Debtor Date
X [Signature] Aug. 12, 2014
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

In re: **Scott D. Cousins and Candace L. Heining**

Debtors

Case No. _____

Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **August 12, 2014**

Signed: **s/Scott D. Cousins**

Dated: **August 12, 2014**

Signed: **s/ CANDACE L. HEINING**

AES
PO Box 61047
Harrisburg, PA 17106

AES
PO Box 2461
Harrisburg, PA 17102-2461

Ally Bank
PO Box 380902
Bloomington, MN 55438-0902

American Express
PO Box 981537
El Paso, TX 79998

Anytime Fitness
235 Governor's Place
Bear, DE 19701

Bancorp Bank
425 Phillips Blvd.
Ewing, NJ 08618

Barclay's Bank Delaware
PO Box 8803
Wilm., DE 19899

Bryn Mawr Hospital
PO Box 8500-4950
Phila., PA 19178-4950

Christine K. Demsey, Esq.
1328 King St.
Wilm., DE 19801

Corning Credit Union
1 Credit Union Plaza
Corning, NY 14830

David I. Walsh, Esq. PA
1 Langley Court
Newark, DE 19702

Finger & Salina LLC
724 Yorklyn Ave.
Ste.210
Hockessin, DE 19707

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

JP Morgan Chase Bank
Attn: Collections Dept.
900 Stewart Ave.
Garden City, NY 11530-4855

Kennett Square Golf & Country Club
100 East Locust Lane
Kennett Square, PA 19348

Micheal T. Rosen DDS MS
2601 Annand Dr. Ste. 2
Wilm., DE 19808

Penn Medicine
PO Box 824406
Phila., PA 19182-4406

Penn Medicine at Chester County Hosp.
PO Box 2701
West Chester, PA 19380

Penna. Dept. of Revenue/Bankruptcy
Department 280946
Harrisburg, PA 17128-0946

Red Lion Christian Academy
c/o Facts Management Company
121 South 13th Street, Suite 201, Lincoln
Lincoln, NE 68508

Shell/Citibank CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

Star USA FCU
PO Box 1273
Charleston, WV 25325-1273

State of Delaware Division of Revenue
PO Box 830
Wilm., DE 19899-0830

Synchrony Bank
170 Election Road, Ste. 125
Draper, UT 84020

Toyota Financial Svcs.
5005 N. River Blvd. NE
Cedar Rapids, IA 52411-6634

Univ. of Penna. Radiology Assoc.
250 King of Prussia Rd.
3rd Floor
Radnor, PA 19087

Wells Fargo
PO Box 6995
Portland, OR 97228-6995